

REMARKS

Claims 17, 18 and 20-27 are pending in the above-identified application, and were rejected. With this Amendment, claims 17, 18, and 20-26 are amended. Accordingly, claims 17, 18 and 20-27 remain at issue.

I. 35 U.S.C. § 112 Indefiniteness Rejection of Claims

Claims 18, 20-23, and 25 were rejected under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Applicant respectfully traverses this rejection. Applicant has amended claims 18, 20-23, and 25, rendering this rejection moot. Accordingly, Applicant respectfully requests the withdrawal of this rejection.

II. 35 U.S.C. § 102 Anticipation Rejection of Claims

Claims 17, 18 and 20-25 were rejected under 35 U.S.C. § 102(e) as being anticipated by *Pitroda* (U.S. Patent No. 5,884,271). Applicant respectfully traverses this rejection.

The claimed invention is directed to a method and system that allows a user to prove that a service provider charged a wrong fee or to allow the service provider to prove that it charged a user a proper fee. In that regard, claim 17 recites a method for providing a fee for a service of a service provider comprising the steps of: receiving a service request from the service provider and a digital signature; automatically recording the service request and the digital signature in an IC card; receiving the IC card from the user to determine whether said service request and said digital signature are valid; and when it is determined that said service request and said digital signature are valid, collecting the fee from the user.

In contrast, *Pitroda* is directed to a universal electronic transaction card (“UET card”) to allow a user to consolidate a number of plastic cards. *Pitroda* does not disclose or suggest a

system or method for providing a fee that includes receiving an IC card from a user to determine whether the service request and digital signature are valid, as recited in independent claims 17 and 24, as amended. Rather, *Pitroda* discloses that a main central computer authorizes and verifies a transaction amount when the UET card is connected through the CIU to a point of sales terminal. (col. 14, lines 35-50.) Therefore, Applicant respectfully submits *Pitroda* does not anticipate claims 17 and 24.

In fact, it would be illogical for the device described in *Pitroda* to be submitted by a user to determine whether the service request and digital signature are valid, as recited in claim 17 and 24. *Pitroda* teaches that its UET card stores all sorts of personal information, credit card information, healthcare information, insurance information, etc., and so it would be unreasonable for this card to be received from a user to determine whether a service request and digital signature are valid, for security reasons.

Furthermore, *Pitroda* does not even specifically disclose the use of a digital signature, which is recorded along with the service request in the IC card. Applicant respectfully submits that a “digital signature,” as recited in the claims, is not equivalent to an “electronic signature,” as recited in *Pitroda*. One of ordinary skill in the art would understand that a digital signature refers to a specific security measure, whereas *Pitroda* seems to refer to an electronic signature with respect to simple signature stored electronically. (See col. 16, lines 20-25.)

Claims 18 and 20-23 depend from claim 17, and claim 25 depends from claim 24. Accordingly, Applicant respectfully requests this rejection be withdrawn.

III. 35 U.S.C. § 103 Obviousness Rejection of Claims

Claims 26 and 27 were rejected under 35 U.S.C. § 103(a) as being unpatentable over *Pitroda*. Applicant respectfully traverses this rejection.

Claim 26 has been amended to recite that the user enables a sending of the storage medium to the accounting terminal. For the reasons stated above, Applicant respectfully submits *Pitroda* does not disclose or suggest this feature, and therefore does not render claim 26 obvious. Claim 27 depends from claim 26. Accordingly, Applicant respectfully requests this rejection be withdrawn.

IV. Conclusion

In view of the above amendments and remarks, Applicant submits that all claims are clearly allowable over the cited prior art, and respectfully requests early and favorable notification to that effect.

Respectfully submitted,

Dated: August 6, 2007

By: /David R. Metzger/

David R. Metzger

Registration No. 32,919

SONNENSCHNEIN NATH & ROSENTHAL LLP

P.O. Box 061080

Wacker Drive Station, Sears Tower

Chicago, Illinois 60606-1080

(312) 876-8000